

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: SHINON SHEREE MCKAY § Case No.: 08-15404
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Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/16/2008.
- 2) This case was confirmed on 08/18/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/08/2011.
- 6) Number of months from filing to the last payment: 41
- 7) Number of months case was pending: 46
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 6,150.00
- 10) Amount of unsecured claims discharged without payment \$ 57,416.79
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 48,760.16
Less amount refunded to debtor	\$ 808.16
NET RECEIPTS	\$ 47,952.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,750.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 2,959.31
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 5,709.31

Attorney fees paid and disclosed by debtor	\$ 750.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BANK OF AMERICA	SECURED	12,750.00	24,614.59	24,614.59	24,614.59	2,059.08
BANK OF AMERICA	UNSECURED	13,592.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	SECURED	100.00	.00	.00	.00	.00
ECAST SETTLEMENT COR	UNSECURED	600.00	843.92	843.92	161.43	.00
ROGERS & HOLLANDS JE	SECURED	1,500.00	3,954.32	3,300.00	3,300.00	301.58
ROGERS & HOLLANDS JE	UNSECURED	1,800.00	.00	654.32	125.16	.00
ROGERS & HOLLANDS	OTHER	.00	NA	NA	.00	.00
ROGERS & HOLLANDS	OTHER	.00	NA	NA	.00	.00
ZALES	SECURED	800.00	.00	.00	.00	.00
ZALES	UNSECURED	1,500.00	NA	NA	.00	.00
AMERICASH LOANS	UNSECURED	1,200.00	723.48	723.48	138.39	.00
ROUNDUP FUNDING LLC	UNSECURED	2,500.00	2,894.75	2,894.75	553.71	.00
PRA RECEIVABLES MANA	UNSECURED	2,300.00	2,198.27	2,198.27	420.49	.00
CAPITAL ONE	UNSECURED	700.00	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	800.00	787.92	787.92	150.71	.00
ECAST SETTLEMENT COR	UNSECURED	2,900.00	2,866.44	2,866.44	548.29	.00
ECAST SETTLEMENT COR	UNSECURED	400.00	578.94	578.94	110.74	.00
EAST BAY FUNDING	UNSECURED	5,300.00	5,639.72	5,639.72	1,078.77	.00
IL DEPT OF HUMAN SER	UNSECURED	900.00	NA	NA	.00	.00
IL DEPT OF HUMAN SER	OTHER	.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	1,500.00	1,380.53	1,380.53	264.07	.00
SALLIE MAE GUARANTEE	UNSECURED	23,400.00	4,813.00	4,813.00	920.63	.00
EAST BAY FUNDING	UNSECURED	1,100.00	1,378.34	1,378.34	263.65	.00

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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
RACINE COURTS	OTHER	.00	NA	NA	.00	.00
SALLIE MAE GUARANTEE	UNSECURED	NA	6,399.74	6,399.74	1,224.14	.00
ISAC	UNSECURED	NA	18,250.96	18,250.96	3,491.04	.00
ECAST SETTLEMENT COR	UNSECURED	NA	946.90	946.90	181.22	.00
INTERNAL REVENUE SER	UNSECURED	NA	.00	.00	.00	.00
INTERNAL REVENUE SER	PRIORITY	NA	2,335.00	2,335.00	2,335.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	.00	.00	.00	.00

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Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	24,614.59	24,614.59	2,059.08
All Other Secured	<u>3,300.00</u>	<u>3,300.00</u>	<u>301.58</u>
TOTAL SECURED:	27,914.59	27,914.59	2,360.66
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>2,335.00</u>	<u>2,335.00</u>	<u>.00</u>
TOTAL PRIORITY:	2,335.00	2,335.00	.00
GENERAL UNSECURED PAYMENTS:	50,357.23	9,632.44	.00

Disbursements:

Expenses of Administration	\$ 5,709.31
Disbursements to Creditors	\$ 42,242.69

TOTAL DISBURSEMENTS: \$ 47,952.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/12/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.